

IN THE CLAIMS

1-33 (canceled)

Please add the following new claims 34-54:

34. (new) A method of debiting a deposit account associated with a payer, in connection with a request to make a payment, comprising:

receiving a request for a payment service provider to make a payment to a payee on behalf of a payer;

processing of the received request by the payment service provider to select one of (i) a paper draft and (ii) an electronic funds transfer, as a form for debiting a deposit account associated with the payer; and

generating of an instruction by the payment service provider to debit the payer's deposit account in accordance with the selected form for debiting.

35. (new) The method of claim 34, wherein the generated instruction is a first instruction, and further comprising:

generating of a second instruction by the payment service provider to pay the payee;

wherein, if the selected form for debiting is electronic funds transfer, the generated first instruction is an instruction to transfer funds from the payer's deposit account via a first electronic funds transfer network.

36. (new) The method of claim 35, wherein:

the received request has an associated payment amount;

the generated first instruction is to debit the associated payment amount from the payer's deposit account; and

the generated second instruction is to pay an amount corresponding to the associated payment amount to the payee.

37. (new) The method of claim 35, wherein:

the generated second instruction is one of (i) an instruction to print a paper check payable to the payee, and (ii) an instruction to transfer funds to a deposit account associated with the payee via a second electronic funds transfer network.

38. (new) The method of claim 37, wherein:

the first and the second electronic funds transfer networks are part of the ACH network.

39. (new) The method of claim 34, wherein the generated instruction is a first instruction, and further comprising:

processing of the received request by the payment service provider to select one of (i) a paper check and (ii) an electronic funds transfer, as a form for paying the payee; and

generating of a second instruction by the payment service provider to pay the payee in accordance with the selected form for paying.

40. (new) The method of claim 39, wherein:

if the selected form for debiting is paper draft, the generated first instruction is an instruction to print the paper draft drawn on the payer's deposit account;

if the selected form for debiting is electronic funds transfer, the generated first instruction is an instruction to transfer funds from the payer's deposit account via a first electronic funds transfer network;

if the selected form for paying is paper check, the generated second instruction is an instruction to print the paper check payable to the payee; and

if the selected form for paying is electronic funds transfer, the generated second instruction is an instruction to credit a deposit account associated with the payee via a second electronic funds transfer network.

41. (new) The method of claim 40, wherein:

the first and the second electronic funds transfer networks are part of the ACH network.

42. (new) The method of claim 39, further comprising:

receiving other information at the payment service provider;

wherein the other received information is also processed by the payment service provider to select at least one of the form for debiting the payer's deposit account and the form for paying the payee.

43. (new) The method of claim 42, wherein:

the received other information includes information associated with at least one of the payer and the payee.

44. (new) The method of claim 43, wherein:

the received other information includes status information associated with the payer.

45. (new) A system for debiting a deposit account associated with a payer, in connection with a request to make a payment, comprising:

a payment service provider interface to a public communications network for receiving a request to make a payment to a payee on behalf of a payer; and

a payment service provider processor configured to select one of (i) a paper draft drawn on a deposit account associated with the payer and (ii) an electronic funds transfer from the payer's deposit account, as a form for debiting the payer's deposit

account based on the received request, and to generate an instruction to debit the payer's deposit account in accordance with the selected form for debiting.

46. (new) The system of claim 45, further comprising:

a first payment service provider interface to an electronic funds transfer network;
and

a second payment service provider interface to a draft printer;
wherein, if the selected form for debiting is paper draft, the payment service provider processor is further configured to transmit the generated instruction to print the paper draft drawn on the payer's deposit account via the second payment service provider interface;

wherein, if the selected form for debiting is electronic funds transfer, the payment service provider processor is further configured to transmit the generated instruction to transfer funds from the payer's deposit account via the first payment service provider interface.

47. (new) The system of claim 46, wherein the electronic funds transfer network is an ACH network.

48. (new) The system of claim 47, wherein:

the generated instruction is a first instruction; and
the payment service provider processor is further configured to generate a second instruction to pay the payee.

49. (new) The system of claim 48, wherein:

the generated second instruction is one of (i) an instruction to print a paper check payable to the payee, and (ii) an instruction to electronically transfer funds to a deposit account associated with the payee.

50. (new) The system of claim 49, wherein the electronic funds transfer network is a first electronic funds transfer network, and further comprising:

a third payment service provider interface to a second electronic funds transfer network; and

a fourth payment service provider interface to a check printer;

wherein, if the generated second instruction is the instruction to print the paper check, the payment service provider processor is further configured to transmit the generated second instruction to print the paper check payable to the payee via the fourth payment service provider interface;

wherein, if the generated second instruction is the instruction to electronically transfer funds to the payees deposit account, the payment service provider processor is further configured to transmit the generated second instruction to transfer the funds to the payee's deposit account via the third payment service provider interface.

51. (new) The system of claim 50, wherein:

the first and the second electronic funds transfer networks are part of the ACH network; and

the first and the third payment service provider interfaces are the same interface.

52. (new) The system of claim 49, wherein:

the payment service provider processor is further configured to select one of (i) the paper check payable to the payee and (ii) the electronic transfer of funds to the payee's deposit account, as the form for paying the payee based on the received request; and

the second instruction is generated in accordance with the selected form of payment.

53. (new) The system of claim 52, wherein:

the payment service provider processor is further configured to receive other information, and to select the one form for paying the payee based also on the received other information.

54. (new) A method of making a payment to a payee on behalf of a payer, comprising:

receiving of a request for a payment service provider to make a payment to a payee on behalf of a payer, the request including an associated payment amount;

selecting, by the payment service provider, of one of (i) a paper draft and (ii) an ACH funds transfer, as a form for debiting a deposit account associated with the payer based on the received request;

generating, by the payment service provider, of a first instruction (i) to transfer the associated payment amount from the payer's deposit account via ACH, if ACH funds transfer is the selected form for debiting, and (ii) to print the paper draft in the associated payment amount drawn on the payer's deposit account, if paper draft is the selected form for debiting;

selecting, by the payment service provider, of one of (i) a paper check and (ii) an ACH funds transfer, as a form for paying the payee based on the received request; and

generating, by the payment service provider, of a second instruction (i) to transfer an amount corresponding to the associated payment amount to a deposit account associated with the payee via ACH, if ACH funds transfer is the selected form for

paying, and (ii) to print the paper check in an amount corresponding to the associated payment amount payable to the payee, if paper check is the selected form for paying.